_Install firewall and security screening programs (such as McAfee) to automatically scan computer each evening or early morning for malware, viruses, adware, etc.

_Update your credit card profile to send you automatic texts for expenses in excess of a chosen dollar amount. Monitor and respond to any unusual texts.

_Always use encrypted e-mail software or secure file sharing software to send information with sensitive data including your birthdate, Social Security number, and/or financial account numbers.

_Use a cross-shredder for disposing of mail or other personal records including account statements, expired credit cards, personal receipts.

_Be aware of "shoulder surfers" who monitor PIN keypads: use your free hand to shield others' view. Consider attaching a Privacy filter to your laptop screen to prevent others from viewing your computer when you are in crowded venues.

_Collect mail promptly or use a post office box. A vast majority of identity fraud is still perpetrated by mailbox theft.

_Set up all key communication programs (e-mail, file sharing systems, etc.) for two-step authentication. For example, G-mail can send a PIN to your cell phone that needs to be entered when checking e-mail, preventing others from breaking into your e-mail account without having access to your personal cell phone.

_Manually review security programs installed on your computer to ensure systems are functioning and scanning daily.

_Review all transactions on bank and credit card accounts. Report any unusual activity immediately to your bank for investigation.

_Visit annualcreditreport.com to request and review credit reports at. Be sure to review the reports from each of the three credit reporting companies: Equifax, Experian, TransUnion

_Review your Social Security Benefits statement to identify attempts to use your identity to seek employment. You can request this information by calling 800.772.1213

_Use token technology for all custodial accounts.

_Use credit cards with chip technology.

_Never open an e-mail attachment or link unless you personally know the sender and are expecting the e-mail and attachment, including e-mail from major corporations, your bank, financial advisor, or professional associations. Fraudsters are increasingly adept at sending falsified e-mails and making phone calls to steal information.

_Hang up and call back if your financial institution calls, using the number you have for your bank, custodian, or credit card issuer. You do not want to be the victim of a phone call fraudster "phishing" for key information.

_Make a copy of all credit cards, Social Security cards, and health insurance cards and keep in a secure location. You will need this information if your actual data is stolen.

_Consider placing a credit freeze on your report it you are concerned about identity theft, reported mega-data breaches, or someone gaining access to your credit report without permission.
http://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs

_Monitor your credit, which will alert you to activity from lenders and creditors so that you can act immediately.
_www.equifax.com/credit-education/credit-monitoring/

_Enroll in krebsonsecurity.com for postings on the most recent identity theft activities at major corporations, government institutions, and major crime organizations.

→ _resource list

# smart
# identity theft protection

## _computer security resources

_AVG           www.avg.com
_McAfee         www.mcafee.com
_Malwarebytes    www.malwarebytes.org
_Lavasoft ad-ware   www.lavasoft.com/products/ad_aware_free.php

## _computer privacy filter

_Solutions 3M      http://solutions.3m.com/wps/portal/3M/en_EU/3MScreens_EU/Home/PrivacyFilters/

## _encryption resources

_Two Factor Auth (2FA)    https://twofactorauth.org/

## _password managers

_LastPass     https://lastpass.com/
_RoboForm    http://www.roboform.com/
_AgileBits     https://agilebits.com/onepassword

## _Federal Trade Commission

_Consumer identity theft    http://www.consumer.ftc.gov/features/feature-0014-identity-theft

## _IRS

_IRS identity guide        http://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft
_IRS identity protection   http://www.irs.gov/Individuals/Identity-Protection

## _immediate steps

_Credit Sesame    http://www.creditsesame.com/blog/steps-take-immediately-victim-identity-theft/

## _identity theft resources

_Trusted ID      https://www.trustedid.com/
_Identity Guard   http://www.identityguard.com/

## _credit bureaus for setting up credit freezes

| | | | fraud hotline | |
|---|---|---|---|---|
| _Equifax | http://www.equifax.com/ | 1.800.685.1111 | fraud hotline | 1.888.766.0008 |
| _Experian | http://www.experian.com/ | 1.888.397.3742 | fraud hotline | 1.888.397.3742 |
| _TransUnion | http://www.transunion.com/ | 1.800.916.8800 | fraud hotline | 1.800.680.7289 |